



Financial Barclays Offer for:

Guadalmina club de Golf

(Q1 - 2012)

Barclays At Work

Exclusive Financial Services for Groups.
The advantages of being where you are.





Q1 – 2012 Financial Barclays Offer for:

Club Guadalmina

Company CLAS

Barclays Premier. Ventajas exclusivas

- You will be assigned a **Premier Relationship Manager**: A highly qualified professional who will help you to manage your investments.
- Through the **Premier Direct Centre**, you can contact your own Premier Relationship Manager by calling 91 353 64 14 or sending an e-mail to: oficina0599.es@barclays.com
- An **Exclusive Telephone Banking Service**: 7 days a week, 365 days a year. (Call 900 50 40 30).
- **Premier Portfolio Planner**: Exclusively for clients who hold an Advisory Services Contract with us. A financial planning tool that helps you benefit from Barclays' knowledge and experience of domestic and international markets.
- Invitations to **Premier Events**: Our Barclays Premier clients have preference in invitations to events organised by Barclays all over the world.
- **Personal Assistance Service**: Get everything you need with just one call. Need a plane ticket, a hotel reservation, or rent a car? Or maybe something more personal such as flowers, chocolates, or a table for two at a restaurant? Just ask and your wish will be granted. You can get everything you need with just one call, 24 hours a day, 7 days a week: an exclusive service just for being a Premier Cardholder. See Terms and Conditions attached.
- **Premier VISA Card**: The exclusive card for Premier clients offers access to our products and services as well as access to Barclays Premier Flagships worldwide. It also includes an Accident Insurance Policy * for up to €1m, a Second Medical Opinion Service and the above-mentioned Personal Assistant Service.
- **Premier Integrated Statement, regular Premier Market Reports, and specific investment reports**, so that you will have all the information you require on your positions at Barclays and the evolution of the markets at all times.

*Free Accident insurance is of a temporary nature, Barclays reserving the right not to renew it or cancel it at its discretion, the customer being given advance notice, as well as the services (such as Second Medical Opinion), associated to the Premier Current Account and/or the Premier Visa Card. Insurance covers subject to the policy terms and conditions. Free Accident insurance subject to the terms and conditions of the policy taken out with MAPFRE Familiar Compañía de Seguros y Reaseguros, S.A., with the mediation of Barclays Mediador, Operador de Banca-Seguros Vinculado, S.A. Consult the additional details of the insurance Mediator at the end of this Offer.



Q1 – 2012 Financial Barclays Offer for:
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Opportunity Account Clubs

Cash back¹ on Club
 Guadalmina bills (01.3615)

3%

Cash back¹ on the following bills paid by direct debit:

- Electricity,
- Water,
- Gas,
- Landline and mobile phone
- Internet.

Fees:

- Maintenance and management.
- Cheque deposit in €
- National transfers.
- International transfers of up to €50,000 to EU countries.
- Issue and renewal of Barclays Debit and Credit Cards.

€0

In order to be eligible for this offer, you must get your monthly net salary of at least €900 paid into the account.

And if your monthly net salary is more than €2,500, ask us about the new Barclays Premier Life Account.

Offer applicable only to individuals and one account per holder. Product intended for new customers, although special terms are available for existing Barclays customers, especially designed for their benefit. Enquire about them at your Barclays branch. ¹The 3% cash back on your main bills is considered income from capital, subject to the corresponding tax withholding. The maximum sum of cash back for bills in the account shall be €360 annually.

Remote Banking

- From your office, from home...you may perform your day-to-day banking transactions by phone or on the Internet, as easily, quickly and safely as doing so at a Barclays' branch. And all this at no extra cost.
- Telephone Banking: 902 15 31 15
- BarclaysNet: www.barclays.es

Savings Account by Tranches

(01.3636)

1.50% APR¹

(until 30/06/12)

From 01/07/2012, and provided the balance on the last day of the payment period is the same as or more than that of the first day, the interest rate applicable will be:

For average balance in the period of:	AER	NIR
Up to €4,999.99	0.75%	0.74%
Between €5,000 and €19,999.99	1.25%	1.24%
€20,000 or more	1.50%	1.49%

Payment from the very first cent, unlimited amount payable into the account and allowing money from other banks as well as that already held at Barclays.

Offer only applicable for individuals. From 01/07/2011, and provided the balance on the last day of the payment term is less than that of the first day, the NIR will be 0%. ¹1.49% NIR. Payment on the last day of the months of March, June, September and December. No direct debiting of bills, salary or pension is allowed.



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Premier Life Account At Work

(01.3518)

There are many salary accounts, but only one Salary Account.

Cash back¹ on Club bills.

And cash back¹ on the following bills paid by direct debit¹:

- Electricity,
- Water,
- Gas,
- Landline and mobile phone,
- Internet.

4%

Fees:

- Maintenance and management.
- Cheque deposit in €
- National transfers.
- International transfers of up to €50,000 to EU countries.
- Issue and renewal of Barclays Debit Card associated to the account and Barclays Credit Cards.
- Free debit cash withdrawal at Servired ATMs in Spain.

0€

- A Relationship Manager assigned as soon as you become a client.
- An associated savings account at 2% APR (1.98% NIR) until 30/06/2012. From 01/07/2012 and provided the balance of the last day of the payment period is the same as or more than that of the last day of the previous payment period:

For average balance in the period of:	APR	NIR
Up to €4,999.99€	1,25%	1,24%
Between €5,000 to €19,999.99	1,75%	1,73%
€20,000 or more	2,00%	1,98%

With quarterly payment of interests, total availability of your money and return from the very first cent, no limit to the amount paid into the account provided you keep the Premier Life Account open. If, as of 01/07/2012, the balance on the last day of the payment period is less than

that of the previous payment day, the APR will be 0% (0% NIR).

And many more services, thinking of an account in which you come first.

Get your salary or regularly monthly income for a sum the same as or more than €2,500 net or take out an investment product for a sum the same as or more than €30,000 that must correspond to money not in the bank before opening the account.

¹The maximum amount on which the cash back applicable on bills shall be a monthly total of €30. The amount returned shall be considered income from capital, subject to the corresponding withholding at source. Before taking out this product, please see on barclayspremierlife.es, or enquire at any branch of Barclays, the full terms and conditions of the offer and all the benefits associated, as well as eligibility requirements, and the investment products that entitle you to their access. Promotion not cumulative to other promotions in force and valid for salary or regular income not directly paid in at Barclays before opening the account. This product is not intended for individuals residing in the United States of America or legal entities incorporated under US law.

12-month Solvency Deposit

3.04% APR¹

- Solvency Deposit: you may cancel it in the first 7 calendar days of February, June and October without any penalty or loss of interests.
- From €3,000 and up to €1,000,000.
- Exclusively for money coming from other banks.
- Monthly payment of interests.
- Automatically renewed².

¹Annual Nominal Interest: 3%. Monthly payment of interests. Penalty of 2% Annual Nominal Interest on the amount cancelled for the term remaining to maturity in the event of early cancellation, except in the first 7 days of February, June and October when the deposit may be cancelled with a return of 3.04% APR without any cancellation costs. ²At maturity the deposit will be automatically renewed (unless you indicate otherwise) for the same term (12 months) and at an annual interest rate of the 12-month Euribor rate (2.06% APR for 12-month Euribor published on Reuters on 28/1/11). From the second renewal the Bank may change the interest rate, notifying customers individually of the new interest rate sufficiently in advance of the date on which it will take effect. Offer only applicable for individuals.



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Barclays Funds

Experience and solvency: at Barclays you'll find:

More than 300 years of experience

- 48,000,000 customers worldwide
- Presence in over 50 countries.
- 144,000 employees at your service all over the world, offering you solutions so that you can benefit from our global presence.
- 4th World Bank in volume of Assets (Source: Bankers Almanac)¹.
- 170 bn euros of assets under management at the service of our customers².
- First European Bank in stress tests (core capital ratio Tier 1).
- One of the top 10 banking groups in the world (Source: The Banker).

¹Classification based on bank balance information and published on Bankersalmanac.com on 10th November 2010. ²Source: Barclays Wealth 31/12/2010

Specialisation: The Barclays Group has a Division, Barclays Wealth, which specialises in investment management:

- 7,500 specialists in over 20 countries worldwide.
- Leading private investment asset manager in the UK.
- High level of independence, exclusively engaged in investment management.
- Barclays Wealth Managers España¹ manages more than 5.2 bn euros and is one of the top 10 managers (national and international) in turnover¹.

¹Source: Barclays Wealth: March 2011

Our investment decisions are the result of quantitative and qualitative analytical processes based on robust models to which we apply state-of-the-art methodologies.

At Barclays you'll find your solution:

- If you want a standardized investment: Barclays Multimanager Funds². From just €1,000 we offer 4 Multimanager Funds designed to adapt to different potential return / volatility binomials (the higher the potential return, the greater your investment risk, and vice versa). These Funds are the formula by which you place your money in different international markets with greater chances of success, since your money will not be in the hands of a single manager, but you will have access to a group of managers who are real experts in each market or asset being managed.
- 100% adapted to you: International Manager Funds. If you need Funds even more tailored to meet your needs, we have Funds managed by the most important and prestigious international managers.

¹Barclays Wealth Managers España, S.A. S.G.I.I.C. is the investment funds Manager (registered at the CNMV under number 63), Barclays Bank, S.A. being their Depository (registered at the CNMV under number 40). All the investment funds are duly registered at the CNMV. The funds auditing company is PriceWaterhouseCoopers Auditores, SL. (ROAC registered number S0242). Full Prospectuses, Quarterly Reports, Annual Reports and Management Regulations for each Investment Fund are available to Customers, free of charge, at the Manager's registered office (Plaza Colón, nº 2; 28046 Madrid) and at that of the Depository, as well as on the website www.barclays.es and may also be consulted at the CNMV registers where they have been duly registered.

²The foreign investment funds contained in this offer are sub funds that belong to the company Barclays Luxembourg Portfolios (Sterling) SICAV, *société anonyme*, registered in Luxembourg as a *société d'investissement à capital variable*, registered in the Luxembourg Companies Register under No.: B120.390 and with registered address at 2-4, rue Eugène Ruppert, L-2453 Luxembourg, is duly registered at the CNMV under number 554, and Barclays Bank, S.A. is the Marketing Company. Full and Simplified Prospectuses, Economic Reports, Annual Reports, Report on the forms of commercialisation in Spanish territory, Articles of Association and other legal documentation of each one of the funds are available to Customers, free of charge, at any branch of Barclays Bank, S.A. as well as on www.barclays.es. Simplified Prospectuses as well as the Report on the forms of commercialisation in Spanish territory may be consulted at the CNMV registers where they have been duly registered. This product is not intended for individuals residing in the United States of America or legal entities incorporated under US law.



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Mortgage 35

(56-3022)

First year:

Euribor¹ + 1.70

Rest:

Euribor¹ + 2.70

(5.17% APR² – Conditions apply)

- Term: up to 35 years and up to 80% of the value of your primary residence.
- Arrangement Fee: 1%.
- Mortgage Exit Fees: 0% in the case of partial repayment and 0.50% the first 5 years of the loan life and 0.25% the rest, in the event of full repayment.
- To obtain these conditions it is compulsory to take out Comprehensive Insurance 2³ for Payment Protection, which includes an insurance policy for situations of Temporary Disability for any cause or Unemployment and another one for situations of Total Permanent Disability and Death by Accident and a Home Insurance policy. If you do not take them out, the interest rate will be Euribor¹ + 3.30 (5.64% APR⁴).

[At your branch we can inform you about other products that suit your needs better and that may reduce your mortgage interest rate.](#)

¹1-year Euribor published in the Spanish Official Gazette (BOE). Adjusted annually. ²APR calculated according to Euribor published on 2/11/2011(2.044%) + 2.70 without rounding (NIR 4.744%) for a loan of €150,000 and a term of 35 years with a €1,500 arrangement fee, including taking out a ³Payment Protection insurance policy for a term of 8 years for situations of Temporary Disability for any cause or Unemployment with the company CNP Vida de Seguros y Reaseguros, S.A for a Premium of €2,447.09 and another policy for 8 years for situations of Death and Permanent Disability by Accident with CNP BARCLAYS VIDA Y PENSIONES, S.A., Compañía de Seguros, S.A., for a Premium of €2,000.38, calculated on the amount of the referred loan taken out through Barclays Mediator, Operador de Banca-Seguros Vinculado, S.A. Home insurance to be taken out with Groupama, Mapfre or Caser. See the registered office of the Companies and the insurance Mediator's additional information at the end of this Offer. Please enquire about the price, all the covers and exclusions of the policies before signing up for them. ⁴APR calculated according to Euribor published on 2/11/2011(2.044%) + 3.30 without rounding (NIR 5.344%) for a loan of €150,000 in 35 years with a €1,500 arrangement fee. APR calculated under the hypothesis that the Euribor value does not vary during the contract term.

Fixed Rate Option Loan

(16.3624)

7.20% NIR (9.90% APR¹)

Get your salary or regular income² paid in and take out a Payment Protection insurance policy³. If you don't, the initial interest rate will be 8.45% (9.09% APR⁴). Just show your ID and last two payslips⁵.

- Arrangement Fee: 1%.
- Evaluation Fee: 0%.
- Term from 12 to 96 months.
- Minimum €3,000 and maximum €45,000.

Offer valid for permanent employees. Every six months from taking out the loan, its interest rate will be revised, and if the customer does not have their salary or regular income paid in, the initial interest rate will increase 1.25%. Therefore the maximum interest rate could reach 9.70% NIR. Maximum APR 10.46% calculated for a sum of €10,000 and a term of 96 months to be paid in 96 monthly instalments of €150.16 with a €100 arrangement fee. Total amount owed €14,515.25. ¹APR calculated for a sum of €10,000 taking out a Payment Protection insurance policy with a total single Premium financed of €733.40 (loan amount €10,733.40) for a term of 8 years to be paid in 96 monthly instalments of €147.41 with a €107.33 arrangement fee. Total amount owed €14,258.38. ²Salary higher than the Minimum Interprofessional Salary applicable at the time of revision. ³The Payment Protection Plan comprises policies from two insurance companies: CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A., (which offers the Death and Permanent Disability covers) and CNP Vida de Seguros y Reaseguros, S.A. (which offers the Temporary Disability, Unemployment & Hospitalisation covers), being commercialised by Barclays Mediator Operador de Banca-Seguros Vinculado, S.A. and its Barclays Bank, S.A. network. See the additional details of the Insurance Mediator at the end of this offer. The total single Premium financed for both insurance policies is 6.833% on the amount financed (this rate includes two policies: Death and Total Permanent Disability with a 3.18% rate and Temporary Disability, Unemployment & Hospitalisation with a 3.66% rate). Please enquire about the price, all the covers and exclusions of the policies before signing up for them. These insurance policies may only be taken out by Individuals residing in Spain. ⁴APR calculated for a sum of €10,000 for a term of 8 years to be paid in 96 monthly instalments of €143.66 with a €100 arrangement fee. Total amount owed €13,891.81. ⁵Barclays may request additional documentation to comply with applicable regulations.



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Notes on this offer

To be able to benefit from the Barclays Premier offer, the customer must hold more than €300,000 in a mortgage loan or more than €50,000 in savings or investment products at Barclays at the end of each month. Products included are Call Deposit Accounts, Deposits, Asset Management, Investment Funds, Savings & Life Insurance and Pension Plans. Investment products not intended for individuals residing in the United States of America or legal entities incorporated under US legislation. In accordance with pension plan legislation, pension plan holders are individuals. In the case of employment plans, certain legal entities may pay contributions in favour of the holders thus acquiring the status of promoting entity and not that of holder

Ask your Adviser about the economic conditions of the Premier products and services. Signing up for the products and services is subject to compliance with the usual Barclays approval criteria.

To enjoy this special Barclays' offer, just visit a Barclays branch and show proof that you are part of your Group.

Or, if you prefer, we are also available on:

Telephone Banking: **902 15 31 15**

BarclaysNet: www.barclays.es

Email: colectivos.es@barclays.es

Offer valid from 1st January until 31st March 2012, both inclusive

Offer exclusively for customers who are individuals and for purposes of informing the group. For any other questions regarding financial transactions or request for services required by any of its professionals, other than the ones contained in this offer, please make the corresponding enquiry, as you will be give preferential treatment by our entity.

This offer is intended solely for its recipient/s and contains confidential information, any disclosure being forbidden. Any distribution of this offer must comply with and be subject to legislation in force.

Signing up for the products and services mentioned shall always be subject to the usual approval criteria of the Bank's Credit Area.

Enquire at your branch about charges or fees that may be applicable to the service you wish to sign up for.

Personal Assistant Service for being a Premier Card Holder: The Bank reserves the right to cancel the Personal Assistant Service at any time.

Likewise, the Bank shall not be held liable regarding the provision of the service on the part of Multiasistencia, Gestión y Ayuda, S.A. Nor shall the Bank be responsible for any incidents and liabilities that may derive from the services between the provider and/or third parties and the Card Holder.

In the cases of the investment products, past return is no guarantee of future results.

Insurance Mediator Additional Details.

The insurance policies associated to the products appearing in this offer are mediated by Barclays Mediator, Operador de Banca-Seguros Vinculado, S.A. which is registered under code number OV-0007 at the Special Insurance Agents Registry of the Directorate General for Insurance and Pension Funds, has sufficient financial capacity and holds professional civil liability insurance in accordance with Article 21 of Law 26/2006 de 17th July. Barclays Bank, S.A. is the Mediator's Distribution network. The aforementioned insurance policies are offered by the following Insurance Companies:

MORTGAGE 35: Life Insurance - CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A. Payment Protection Insurance – comprises two policies from the insurance companies CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A. and CNP Vida de Seguros y Reaseguros, S.A. Home Insurance - Groupama Seguros y Reaseguros, S.A., Mapfre Seguros Generales de Seguros y Reaseguros, S.A., or Caja de Seguros Reunidos, Compañía de Seguros S.A. (CASER).

FIXED RATE OPTION LOAN: Death and Total Permanent Disability with CNP Barclays Vida y Pensiones, Compañía de Seguros, S.A. Unemployment, Temporary Disability and Hospitalisation - CNP Vida de Seguros y Reaseguros, S.A.

PREMIER VISA CARD: Accident insurance with MAPFRE Familiar, Compañía de Seguros y Reaseguros, S.A.

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